

What is claimed is:

1. A method, comprising:
 - identifying an account balance associated with a request for a communications event,
 - associating a rate plan with the request, the rate plan being associated with at least two rates,
 - computing a rate schedule based on the at least two rates, and,
 - determining a duration of the communications event by comparing the rate schedule to the account balance.
2. A method according to claim 1, wherein associating a rate plan with the request includes associating at least one of: a connection charge rate and a tax charge rate.
3. A method according to claim 1, wherein computing a rate schedule includes incorporating at least one of: an initial rate period, at least one fixed fee, available free time, and a cost per second for the communications event.
4. A method according to claim 1, wherein the request includes an initiation of a telephone call.
5. A method according to claim 1, wherein the request includes an initiation of a cellular telephone call.
6. A method according to claim 1, wherein identifying an account balance associated with the request includes at least one of:
 - receiving an account code from a user,
 - receiving an account code from a recipient,
 - identifying a device receiving the communications event, and
 - identifying a device initiating the communications event.
7. A method according to claim 1, further comprising authorizing completion of the communications event for the determined duration.
8. A method according to claim 7, wherein authorizing completion of the communications event includes terminating a telephone call at a switch.
9. A method according to claim 7, wherein authorizing completion of the communications event includes terminating a cellular telephone call at a cellular switch.

10. A method according to claim 1, wherein comparing the rate schedule to the account balance includes determining a duration of the communications event for which an accrued cost of the communications event is approximately equal to the account balance.
11. A method according to claim 1, wherein computing a rate schedule includes incorporating at least one of: an initial rate period and fixed fees.
12. A method according to claim 1, wherein computing a rate schedule includes at least one of:
 - computing endpoints of the communications event,
 - determining a distance of the communications event,
 - considering time of day of the communications event, and,
 - considering day of week of the communications event.
13. A method according to claim 1, further comprising,
 - monitoring the communications event for a rate schedule altering event, and
 - computing an updated rate schedule upon determining the occurrence of the rate schedule altering event.
14. A method according to claim 13, further comprising,
 - updating the account balance before the rate schedule altering event, and
 - computing an updated duration of the communications event by comparing the updated account balance and the updated rate schedule.
15. A method according to claim 13, wherein monitoring the communications event includes determining that a number of parties to the communications event has changed.
16. A method according to claim 15, wherein determining that a number of parties to the communications event has changed, includes determining that a new party is added to the communications event.
17. A method according to claim 13, wherein monitoring the communications event includes determining a change in a communications event distance.
18. A system, comprising:
 - at least one communications interface to receive information representative of a request to initiate a communications event,
 - at least one database to store:
 - information representative of rate plans for a plurality of communications service providers, each rate plan associated with at least two rates, and

information associated with a plurality of accounts, and at least one processor coupled to the at least one database and the at least one communications interface, to identify an account balance associated with the request, to associate a rate plan with the request, to compute a rate schedule based on the at least two rates from the associated rate plan, and to compare the rate schedule to the account balance to determine a duration for which an accrued cost of the communications event is approximately equal to the account balance.

19. A system according to claim 18, wherein the at least one processor includes instructions to determine a connection charge rate and a tax charge rate.
20. A system according to claim 18, wherein the rate schedule includes at least one of: an initial rate period, at least one fixed fee, available free time, and a cost per second for the communications event.
21. A system according to claim 18, further comprising a transmitter to send a signal for terminating the communications event at the end of the determined duration.
22. A system according to claim 18, wherein the communications event is a telephone call.
23. A system according to claim 18, wherein the communications event is a cellular telephone call.
24. A system according to claim 18, wherein the at least one processor includes instructions for identifying an account balance, said instructions to perform at least one of:
 - receive an account code from a user,
 - receive an account code from a recipient,
 - identify a device initiating the communication event, and,
 - identify a device receiving the communication event.
25. A system according to claim 18, wherein the rate schedule includes at least one of: an initial rate period, fixed fees, available free time, and a cost per second for the communications event.
26. A system according to claim 18, wherein the at least one processor includes instructions to determine at least one of:
 - endpoints of the communications event,
 - a distance of the communications event,
 - time of day of the communications event, and,
 - day of week of the communications event

27. A system according to claim 18, where the at least one processor includes instructions to:
 - monitor the communications event for a rate schedule altering event, and
 - update the rate schedule upon the occurrence of the rate schedule altering event.
28. A system according to claim 27, wherein the at least one processor includes instructions to:
 - update the account balance before the rate schedule altering event, and
 - compute an updated duration of the communications event by comparing the updated account balance and the updated rated schedule.
29. A system according to claim 27, wherein the instructions to update the rate schedule include instructions to determine that a number of parties to the communications event has changed.
30. A system according to claim 29, wherein the instructions to determine that a number of parties to the communications event has changed, include instructions to determine that a new party is added to the communications event.
31. A system according to claim 27, wherein the instructions to update the rate schedule include instructions to determine a change in a communications event distance.
32. A method, comprising:
 - storing information representative of rate plans for at least two communications service providers, each of the rate plans having at least two rates,
 - storing information associated with at least two user accounts,
 - identifying a request to initiate the communications event,
 - determining an account balance associated with the request,
 - associating a rate plan with the request,
 - computing a rate schedule based on the at least two rates of the associated rate plan, and
 - determining a duration of the communication event for which an accrued cost of the communications event is approximately equal to the account balance.
33. A method according to claim 32, wherein storing information representative of rate plans includes storing cost per second rates.
34. A method according to claim 32, further comprising
 - identifying a transfer of service from a first service provider to a second service provider, and

determining a duration of the communications event for which an accrued cost of the communications event is approximately equal to the account balance, based on the second service provider handling the communications event.

35. A method according to claim 32, wherein determining a duration includes computing a rate schedule for the communications event.
36. A method according to claim 35, wherein computing a rate schedule includes determining at least one of: connection charge rate and a tax charge rate.
37. A method according to claim 36, wherein computing a rate schedule includes determining a factor based on at least one of: available free time, endpoints of the communications event, distance of the communications event, and time of day.
38. A method according to claim 32, further comprising terminating the communications event at the end of the determined duration.
39. A method according to claim 32, further comprising deducting a cost of the communications event from the available balance upon termination of the communications event.
40. A method according to claim 32, wherein identifying a request to initiate a communications event includes identifying an initiation of a telephone call.
41. A method according to claim 32, wherein identifying a request to initiate a communications event includes identifying an initiation of a cellular telephone call.
42. A method according to claim 32, wherein determining an account balance includes at least one of:
 - receiving an account code from a user, and
 - identifying a device initiating the request for the communications event.
43. A method according to claim 32, wherein determining an account balance includes at least one of:
 - receiving an account code from a recipient, and
 - identifying a device to receive the communications event.
44. A system according to claim 32, wherein determining a duration includes determining a duration before authorizing the communications event.
45. A system according to claim 32, wherein determining a duration includes determining a duration based on a service provider handling the communications event.